

**Information to identify the case:**

Debtor 1	<b>Bobby Knight Jr.</b>	Social Security number or ITIN	xxx-xx-4731
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>16-32337-KCF</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Bobby Knight Jr.

6/12/18

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Bobby Knight, Jr.  
 Debtor

Case No. 16-32337-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 24

Date Rcvd: Jun 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2018.

db +Bobby Knight, Jr., 17 Gunner LN, Willingboro, NJ 08046-3325  
 aty +Schiller, Knapp, Lefkowitz & Hertz, 30 Montgomery Street, Suite 1205,  
 Jersey City, NJ 07302-3835  
 516513401 +AMCOL Systems, Inc., Amcol Systems, Inc., Po Box 21625, Columbia, SC 29221-1625  
 516802248 +Domestic Support Obligation, Latasha Philliips, 376 South 20th Street,  
 Newark, New Jersey 07103-1350  
 516562714 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013  
 516513406 +M & T Bank, C/O Schiller,Knapp,Lefkowitz & Hertz, 30 Montgomery St. Ste 1205,  
 Jersey City, NJ 07302-3835  
 516513407 +Moorestown Dermatology Associates, 110 Marter Avenue Ste 102, Moorestown, NJ 08057-3124  
 516513409 +The Children's Hospital of Philadelphia, PO Box 788017, Philadelphia, PA 19178-8017  
 516788440 +The Cooper Health System \$801.00, C/O Qar, PO Box 239, Gibbsboro, NJ 08026-0239

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 12 2018 22:41:00 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 12 2018 22:40:57 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 lm E-mail/Text: camanagement@mtb.com Jun 12 2018 22:40:46 M&T Bank, PO Box 1288,  
 Buffalo, NY 14240-1288  
 516513400 +EDI: RMCB.COM Jun 13 2018 02:28:00 AMCA/Amer Medical Collection Agency,  
 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615  
 516529807 EDI: AIS.COM Jun 13 2018 02:28:00 American InfoSource LP as agent for,  
 T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848  
 516513402 +E-mail/Text: banko@berkscredit.com Jun 12 2018 22:40:42 Berks Credit & Collections,  
 Po Box 329, Temple, PA 19560-0329  
 516513403 +EDI: PRA.COM Jun 13 2018 02:28:00 Capital One Bank NA,  
 C/O Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-0914  
 516513404 +E-mail/Text: bknotice@ercbpo.com Jun 12 2018 22:41:03 ERC/Enhanced Recovery Corp,  
 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 516513405 +E-mail/Text: bankruptcy.notices@hdfsi.com Jun 12 2018 22:41:27 Harley Davidson Financial,  
 Attention: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048  
 516545982 E-mail/Text: camanagement@mtb.com Jun 12 2018 22:40:46 M&T Bank,  
 c/o Schiller Knapp Lefkowitz & Hertz, L, Post Office Box 840, Buffalo, New York 14240  
 516718758 EDI: PRA.COM Jun 13 2018 02:28:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,  
 POB 41067, Norfolk VA 23541  
 516668552 +EDI: RMSC.COM Jun 13 2018 02:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 516513408 +E-mail/Text: Supportservices@receivablesperformance.com Jun 12 2018 22:41:32 T-Mobile,  
 C/O Receivables Performance Mgmt, Attn: Bankruptcy, Po Box 1548, Lynnwood, WA 98046-1548  
 516626101 EDI: WFFC.COM Jun 13 2018 02:28:00 Wells Fargo Bank N.A.,,  
 d/b/a Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657  
 516513410 +EDI: WFFC.COM Jun 13 2018 02:28:00 Wells Fargo Dealer Services, Po Box 3569,  
 Rancho Cucamonga, CA 91729-3569

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 14, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 24

Date Rcvd: Jun 12, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2018 at the address(es) listed below:

Daniel E Straffi bktrustee@straffilaw.com,  
G25938@notify.cincompass.com/familyclient@straffilaw.com/bktrustee@straffilaw.com  
Denise E. Carlon on behalf of Creditor Harley-Davidson Credit Corp dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Michael E. Blaine on behalf of Creditor M&T BANK mblaine@schillerknapp.com,  
tshariff@schillerknapp.com/kcollins@schillerknapp.com/sbatcher@schillerknapp.com/ahight@schillerknapp.com/sbatcher@schillerknapp.com  
Richard James Tracy, III on behalf of Creditor M&T BANK rtracy@schillerknapp.com,  
tshariff@schillerknapp.com/kcollins@schillerknapp.com/ahight@schillerknapp.com/sbatcher@schillerknapp.com  
Robert C. Nisenson on behalf of Debtor Bobby Knight, Jr. rnisenon@aol.com,  
nisenonlaw@aol.com/g2729@notify.cincompass.com/nisenonrr70983@notify.bestcase.com  
TOTAL: 5